

I.

RESPONSE TO THIRD PARTY DEFENDANT “HEALTH CARRIERS”

1-57. PCA Health Plans of Texas, Inc. (“PCA”) admits the averments in paragraphs 2 and 37 that it is an insurance company doing business in the State of Texas, and that it has been served with process and the third party petition in this action. PCA is without knowledge or information sufficient to form a belief as to the truth of the remaining averments in paragraphs 1-57, and therefore denies the same.

II.

Response to Plaintiff’s Allegations

58. Without admitting the substance of any such allegations, PCA admits the allegations in paragraph 58 that Plaintiffs’ Original Petition filed herein against Defendants/Third-Party Plaintiffs make many vague, broad and wide ranging allegations and that Plaintiff alleges that Defendants/Third-Party Plaintiffs mishandled his patient account and the accounts of other persons similarly situated in the respects listed in subparagraphs A, B, C, and D of paragraph 58 of the First Amended Third Party Complaint, and that Plaintiff seeks to sue not only for himself but also for a class of persons and that Defendants/Third-Party Plaintiffs have denied all allegations of Plaintiffs.

III.

Response to Role of “Health Carriers”

59. Upon information and belief, and insofar as they pertain to PCA, PCA admits the allegations in the first, second, and last sentences of paragraph 59. However, PCA is without knowledge or information sufficient to form a belief as to the truth of the remaining averments about

PCA or any of the averments about the other Health Carriers in paragraph 59 and therefore denies the same.

IV.

Response to Contribution/Indemnity Claim

60. PCA is without knowledge or information sufficient to form a belief as to the truth of the averments in paragraph 60, and therefore denies the same.

V.

Response to Request for Declaratory Relief

61. PCA is without knowledge or information sufficient to form a belief as to the truth of the averments in paragraph 61, and therefore denies the same.

VI.

Response to Prayer

62. PCA denies that Defendants/Third-Party Plaintiffs are entitled to the relief requested in paragraph 62.

VII.

Affirmative Defenses

1. One or more of Defendants/Third-Party Plaintiffs' claims are pre-empted by the Employee Retirement Income Security Act of 1974, 29 U.S.C. § 1001, *et. seq.* Further, on information and belief, some or all of the claims of the Plaintiff's putative class members are pre-empted by ERISA because they relate to benefits allegedly due under one or more employee welfare

benefit plans governed by ERISA, for which Defendants/Third-Party Plaintiffs are seeking contribution and indemnity.

2. Plaintiffs' action, for which Defendants/Third-Party Plaintiffs are seeking contribution and indemnity, is not properly maintainable as a class action as the requirements for a class action are not met.

3. To the extent that one or more of the Plaintiff's putative class members have failed to exhaust their administrative remedies in connection with their claims for benefits allegedly due under an employee welfare benefit plan governed by ERISA, for which Defendants/Third-Party Plaintiffs are seeking contribution and indemnity, Plaintiffs' and Defendants/Third-Party Plaintiffs' claims herein must be dismissed.

4. Upon information and belief, one or more of the Plaintiff's putative class members have assigned their rights to benefits under their employee welfare benefit plan, governed by ERISA, to one or more of the Defendants/Third-Party Plaintiffs, and therefore such Plaintiff's putative class members lack standing to seek recovery of the same from Defendants/Third-Party Plaintiffs and Defendants/Third-Party Plaintiffs are precluded from seeking contribution or indemnity for the same from Third-Party Defendants.

5. Plaintiffs' and Defendants/Third-Party Plaintiffs' claims herein fail to state a claim upon which relief can be granted and therefore should be dismissed.

6. To the extent that any agreements between Defendants/Third-Party Plaintiffs and PCA contains an arbitration clause, Defendants/Third-Party Plaintiffs' claims herein are premature and fail to state a claim.

7. Plaintiffs' and Defendants/Third-Party Plaintiffs' claims herein are barred by the applicable statutes of limitations and should be dismissed.

8. Plaintiffs' and Defendants/Third-Party Plaintiffs' claims herein are barred by the doctrines of waiver, laches, and estoppel and should be dismissed.

9. PCA pleads such other affirmative defenses which cannot be anticipated at this time, but which may become apparent and applicable during the pendency of this lawsuit, by reason of future discovery and by reason of allegations and answers of other parties. PCA specifically reserves its right to amend its answer in order to respond accordingly and to respond to any amended third-party petitions which may be filed.

10. Defendants/ Third-Party Plaintiffs' claims are barred by the doctrine of accord and satisfaction.

11. Any decisions regarding Plaintiff's or Defendants/ Third-Party Plaintiffs' claims for benefits was not an abuse of discretion.

COUNTERCLAIM

1. This counterclaim is asserted against Defendants/Third-Party Plaintiffs, who have already appeared herein.

2. PCA seeks herein to recover from Defendants/Third-Party Plaintiffs its reasonable and necessary attorney's fees and costs of court expended in the defense of this action, pursuant to 29 U.S.C. §1132(g).

PRAYER

WHEREFORE, PREMISES CONSIDERED, Defendant PCA Health Plans of Texas, Inc. respectfully prays that (1) this Court deny all relief requested by Third-Party Plaintiffs; (2) Third-Party Plaintiffs and Plaintiffs take nothing herein; and (3) PCA Health Plans of Texas, Inc. have and recover its reasonable and necessary attorney's fees and costs of court expended in the defense of this action. 29 U.S.C. §1132(g). PCA Health Plans of Texas, Inc. also seeks such other and further relief, both general and special, at law or in equity, to which it may be justly entitled.

Respectfully submitted,

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CERTIFICATE OF SERVICE

This pleading was served in compliance with Rule 5 of the Federal Rules of Civil Procedure.

Judith Apperson
Judith Schening Apperson